Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1.   (Currently Amended) A method of accommodating anonymous transactions between two or more parties, the method comprising the steps of: receiving an electronic communication from a first party, said electronic communication identifying a second party to a transaction between said first party and said second party, said identification of said second party comprising an alias such that said second party need not reveal their true identity to said first party to conduct said transaction; using said identification received from said first party to retrieve data that is related to said second party and material to said transaction, wherein the alias is generated upon matching an account number associated with a portion of an account application with an account number associated with an existing account; analyzing said retrieved data to determine whether to authorize said transaction; and providing an indication to said first party as to whether said transaction is authorized.

2. (Original) The method of claim 1, wherein said electronic communication further comprises transaction information, said transaction information including at least one of the group of transaction date, transaction time, transaction amount, transaction type, or an identification of said first party.

3. (Original) The method of claim 1, wherein said electronic communication further comprises a PIN.

4. (Original) The method of claim 1, wherein said first party is a service provider, and wherein said service provider comprises at least one of the group of vendors, merchants, wholesalers, retailers, or ecommerce providers.

5. (Original) The method of claim 1, wherein said retrieved data comprises at least one of personal or business information.

6. (Original) The method of claim 5, wherein said business information comprises financial information relating to said second party.

7. (Original) The method of claim 1, wherein said electronic communication is received via a communication link and wherein said communication link comprises at least one of a public or a private communication system.

8. (Original) The method of claim 7, wherein said communication link comprises at least one of the group of the Internet, a PSTN, or a preexisting public communication system.

9. (Original) The method of claim 1, further comprising the step of confirming receipt of said electronic communication received from said first party.

10. (Original) The method of claim 1, wherein said second party is a child under the age of majority.

11. (Currently Amended) A method of accommodating anonymous transactions between a first

party and a second party without revealing to said first party a true identification of said second

party, the method comprising the steps of: a first party to a transaction receiving an identification

of a second party to said transaction, wherein said second party identification is an alias,

enabling said second party to enter into said transaction anonymously, wherein the alias is

generated upon matching an account number associated with a portion of an account application

with an account number associated with an existing account; said first party causing said

identification of said second party to be transmitted electronically to an information hub for

authentication of said transaction; said communication hub receiving said electronic transmission

from said first party, said electronic transmission including said second party identification;

using said identification received from said first party to retrieve data that is related to said

second party and material to said transaction; analyzing said retrieved data to determine whether

to authorize said transaction; and providing an indication to said first party as to whether said

transaction is authorized without revealing a true identification of said second party.

12. (Original) The method of claim 11, further comprising the steps of, providing an alias

account for a credit cardholder on a credit card processing system that is associated with a first

credit card and that identifies the cardholder with an alias identity; providing a primary account

for the credit cardholder on the credit card processing system that is associated with a second

credit card and identifies the cardholder with the cardholder's real identity; and providing a

secure database to create a relationship between the alias account and the primary account to

carry out credit card processing functions, wherein said step of using said identification received from said first party to retrieve data related to said second party and material to said transaction comprises retrieving data from said secure database.

13. (Original) The method of 12, further comprising the step of creating the relationship between the alias and primary account by constructing a database that associates a second primary account and a second alias account stored in the secure database.

14. (Original) The method of claim 12, further comprising the steps of: constructing a first database that contains information for setting up the second alias account in the secure database; constructing a second database containing information for assigning an account number to the second alias ac count setup from information in the first database; constructing a third database containing information to create a profile for an issuer that is assigned to the second alias account constructed from the first database; constructing a fourth database that contains information for matching the second alias account created from the first database and a second primary account that corresponds to the primary account on the card processing system; and constructing a fifth database containing alias and primary account information for replacing the alias identity with the cardholder's real identity retrieved from the second primary account.

15. (Original) The method of claim 12, further comprising the steps of: receiving a security stub from an applicant and using the security stub to setup an alias account in the secure database that corresponds to a second alias account in the credit card processing system; providing the alias

account's information to the credit card processing system so that the credit card processing

system can set up the second alias account; receiving a credit card application at the credit card

processing system from an applicant to setup the primary account in the credit card processing

system; and providing the primary account's information from the credit card processing system

to the secure database so that the secure database can setup a second primary account that

corresponds to the account in the credit card processing system.

16. (Original) The method of claim 15, further comprising the steps of: receiving the security

stub with a password and a first document tracking number; receiving the credit card application

with a source of credit information and a second document tracking number that corresponds to

the first document tracking number on the security stub; and creating the relationship between

the alias account and the primary account based on the first and second document tracking

number.

17. (Currently Amended) The method of claim 12, further comprising the steps of: creating a

first credit line for the primary account on the credit card processing system; transmitting an

indication of the first credit line from the credit card processing system to the secure database;

receiving the indication of the first credit line at the secure database and apportioning the fast

credit line and assigning a second credit line to the primary account and a third credit line to the

alias account; and transmitting a message reflecting the second credit ~~tine~~ line back to the credit

card processing system to replace the first credit line as a new credit line associated with the

primary account.

18. (Original) The method of claim 12, further comprising the steps of: closing the primary or alias account on the credit card processing system; transmitting an indication to the secure database that the primary or alias account has been closed; receiving the indication at the secure database that the primary or alias account has been closed and in response to receiving the indication; combining the second primary account and the second alias account into a new account; and transmitting the new account to the credit card processing system.

19. (Original) The method of claim 11, wherein said second party is a child under the age of majority.

20. (Original) The method of claims 10 or 19, wherein each said transaction includes the purchase only of one or more predetermined types of items.

21. (Original) The method of claims 10 or 19 wherein the indication provided does not authorize the transaction when the transaction includes a purchase of an item other than a item that has been predetermined by an adult to be eligible for purchase by the child.

22. (Original) The method of claim 21, wherein the predetermined items are made available for purchase by the child via a website.

23. (Currently Amended) The method of claims 10 or 19, wherein only a transaction comprising

a purchase of an item from a predetermined website is authorized by the <u>provided</u> indication

~~provided~~.

24. (Original) The method of claims 10 or 19, wherein an area of the website in which particular predetermined items are offered for purchase are password protected.

25. (Currently Amended) The method of claim 24, wherein a password is provided to the child by an adult, thereby enabling the child to enter the <u>area of the</u> website ~~area~~ for purchase of a particular predetermined item.

26. (Original) The method of claim 24, wherein an entity that maintains the website is an internet service provider.

27. (Original) The method of claims 10 or 19, wherein said transaction comprises payment by the second party with a credit card.

28. (Original) The method of claims 10 or 19, wherein said transaction comprises payment by the second party with a debit card.

29. (Original) The method of claims 10 or 19, wherein said transaction comprises payment by the second party with a prepaid gift card.

30. (Currently Amended) A system of accommodating anonymous transactions between two or more parties, comprising: means for receiving an electronic communication from a first party, said electronic communication identifying a second party to a transaction between said first party and said second party, wherein said identification of said second party is an alias such that said second party need not reveal their true identity to said first party to conduct said transaction, wherein the alias is generated upon matching an account number associated with a portion of an account application with an account number associated with an existing account; means for retrieving data related to said second party and material to said transaction, said retrieval based on said identification received from said first party; means for analyzing said retrieved data to determine whether to authorize said transaction; means for providing an indication to said first party as to whether said transaction is authorized.

31. (Original) The system of claim 30, further comprising means for allowing parental restrictions on the types of transactions performed.

32. (Original) The system of claim 30, further comprising means for confirming receipt of said electronic communication received from said first party.

33. (Currently Amended) A server system for accommodating anonymous transactions between two or more parties, comprising: at least one processor; at least one database accessible by said processor; a computer-readable medium comprising computer program code executable by said processor and configured to accommodate anonymous transactions between the two or more

parties, said computer program code comprising computer program code means for receiving an electronic communication from a first party, said electronic communication identifying a second party to a transaction between said first party and said second party, wherein said identification of said second party is an alias such that said second party need not reveal their true identity to said first party to conduct said transaction, wherein the alias is generated upon matching an account number associated with a portion of an account application with an account number associated with an existing account; computer program code means for retrieving data from said database, wherein said data is related to said second party and material to said transaction, said retrieval based on said identification received from said first party; computer program code means for analyzing said retrieved data to determine whether to authorize said transaction; and computer program code means for providing an indication to said first party as to whether said transaction is authorized.

34. (Currently Amended) The system of claim 33, wherein the computer-readable medium further ~~comprising~~ comprises computer program code means for confirming receipt of said electronic communication received from said first party.

35. (Withdrawn) A method for a credit card processing system to manage accounts in order to accomplish an anonymous credit card transaction, comprising the steps of: providing an alias account for a credit cardholder on the credit card processing system that is associated with a first credit card and identifies the cardholder with an alias identity; providing a primary account for the credit cardholder on the credit card processing system that is associated with a second credit

card and identifies the cardholder with the cardholder's real identity; and providing a secure

database to create a relationship between the alias account and the primary account to carry out

the credit card processing functions, said credit card processing functions including authorizing

an anonymous transaction comprising a purchases by a child under the age of majority.

36. (Withdrawn) The method of claim 35, further comprising the step of creating the relationship

between the alias and primary account by constructing a database that associates a second

primary account and a second alias account stored in the secure database.

37. (Withdrawn) A computer medium containing instructions that, when executed on a

computer, perform the method of claim 35.

38. (Withdrawn) A system for managing credit card accounts on a credit card processing system

to accomplishing an anonymous credit card transaction, comprising: an alias account for a credit

cardholder on the credit card processing system that is associated with a first credit card and

identifies the cardholder with an alias identity; a primary account for the credit cardholder on the

credit card processing system that is associated with a second credit card and identifies the

cardholder with the cardholder's real identity; and a secure database to create a relationship

between the alias account and the primary account to carry out the credit card processing

functions with the cardholder's real identity being only known to the secure database, said credit

card processing functions including authorizing an anonymous transaction comprising a

purchases by a child under the age of majority.

39. (Withdrawn) A method for processing an anonymous credit card transaction on a credit card processing system, comprising: receiving at a credit card processing system a requests for approval of a credit card transaction on an alias ac count from a merchant, wherein the transaction comprises a purchase by a child under the age of majority; providing approval of the credit card transaction and transmitting an authorization to the merchant; processing the credit card transaction that has been authorized on the alias account that identifies a cardholder with an alias identity; transmitting the credit card transaction that has been processed on a periodic basis to a secure database to locate a primary account associated with the alias account that identifies the cardholder with a real identity; substituting the credit card transaction's alias identity with the real identity retrieved from the primary account; and transmitting the credit card transaction back to the processing system for forwarding to the cardholder.